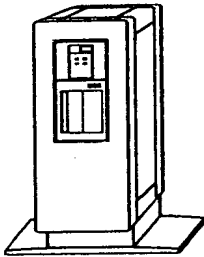
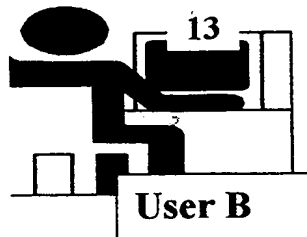
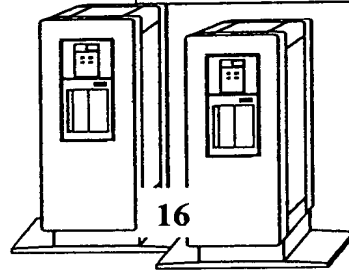


09/779613

Vendor A



Card Issuer  
C



CARD 10  
containing  
User Program 12

Fig. 1

FIG. 1

## ENCRYPTED CYBERCOUPON METHOD

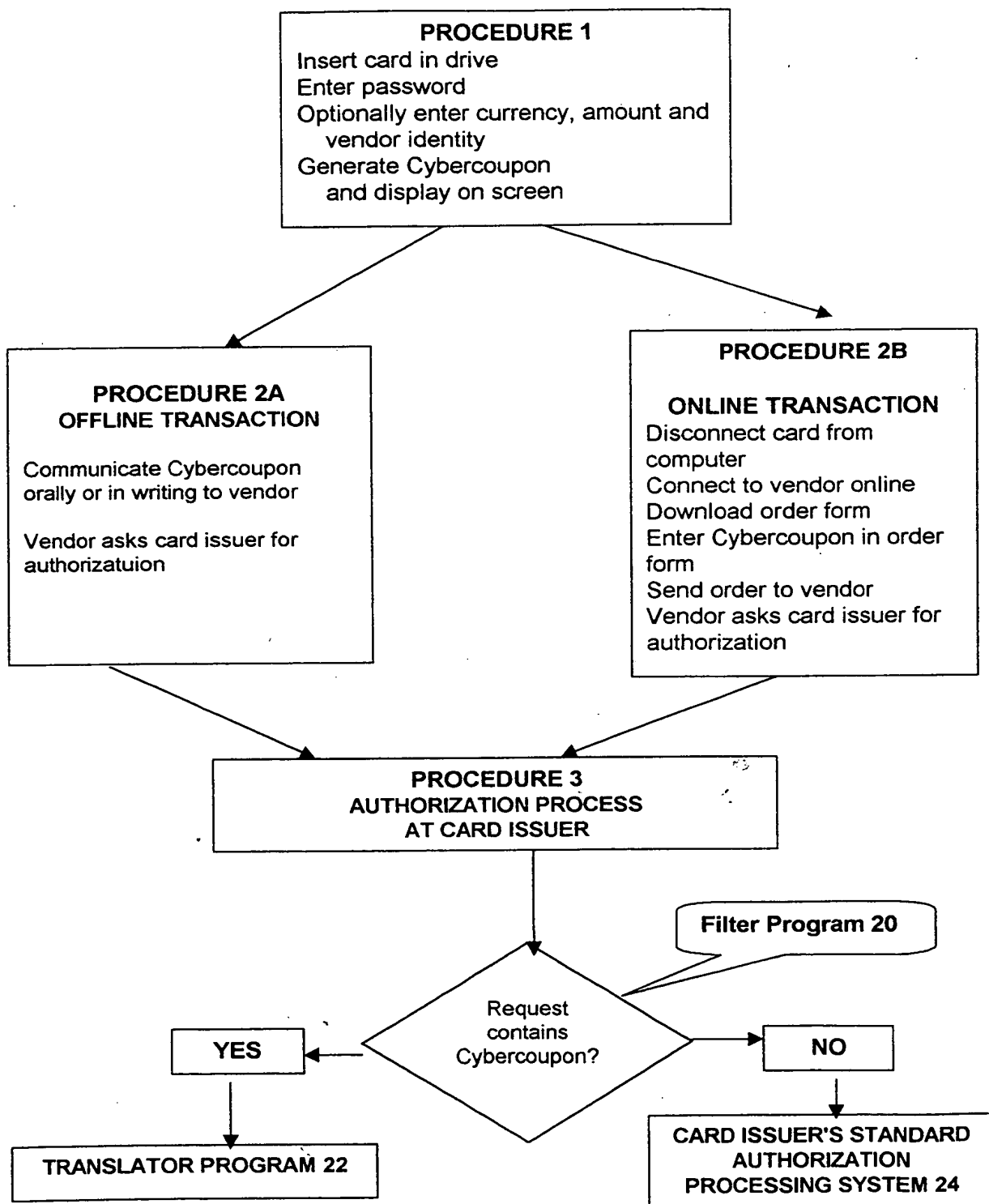
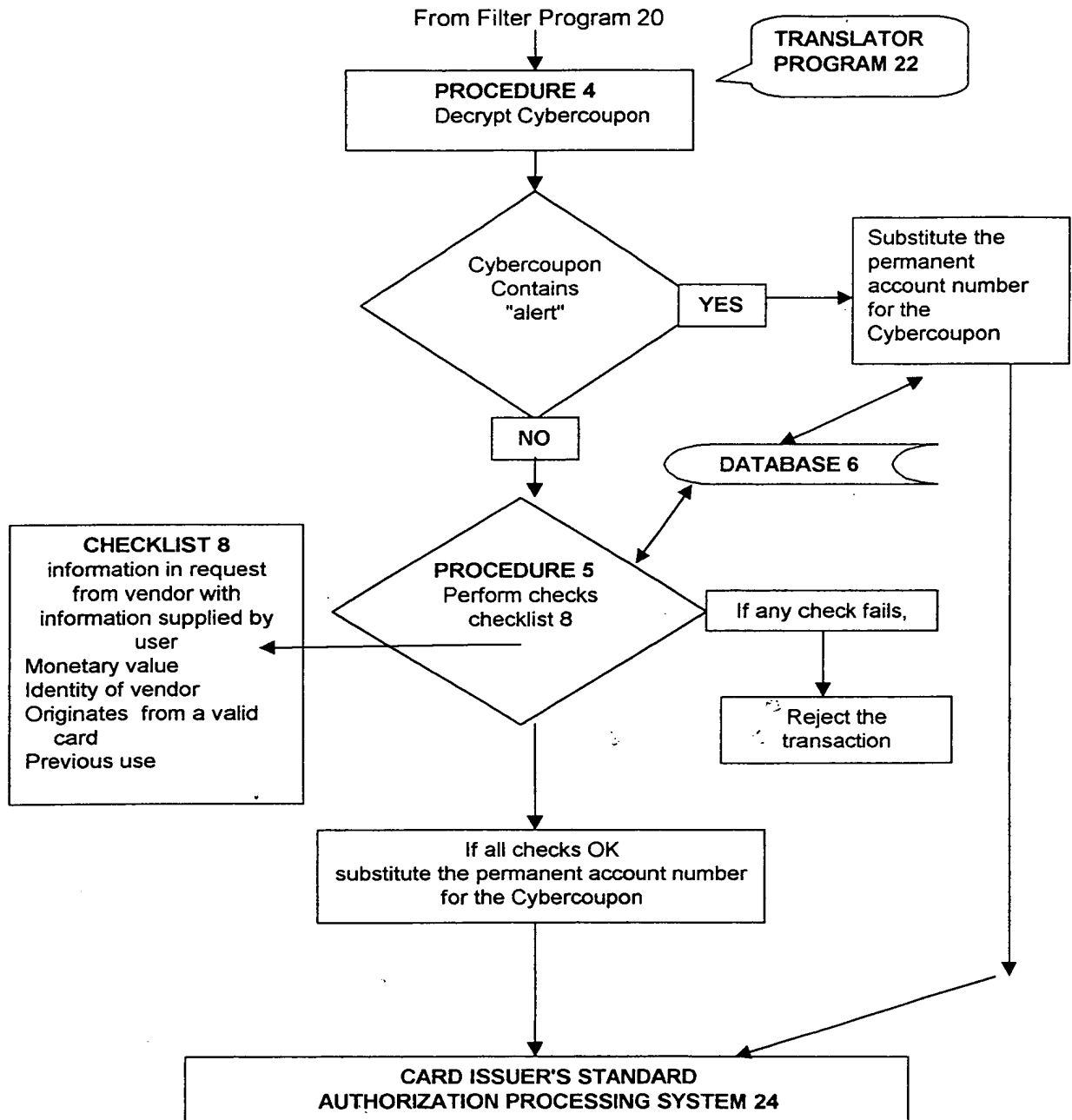


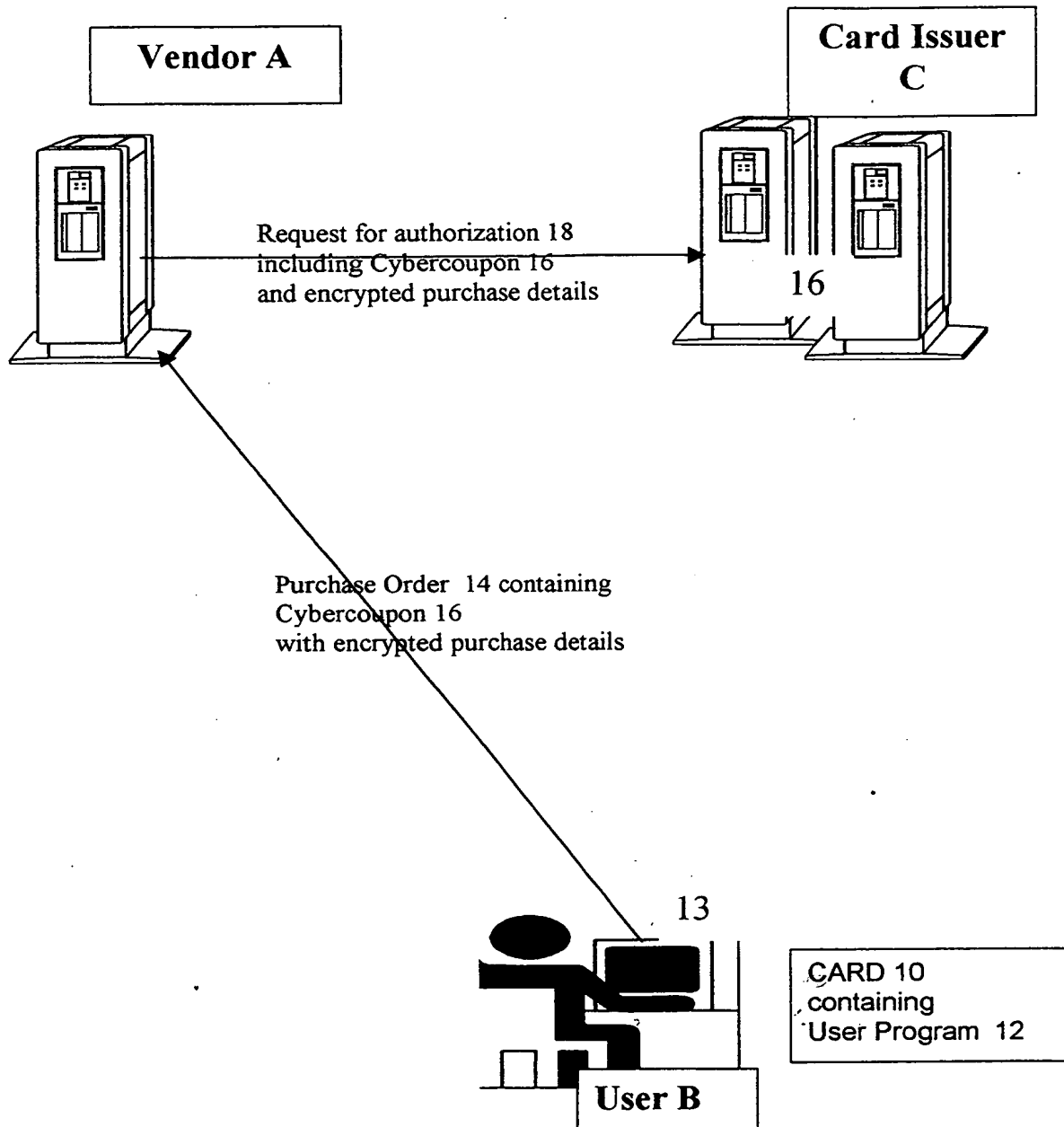
Fig. 2

**ENCRYPTED CYBERCOUPON METHOD  
PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION  
BY TRANSLATOR PROGRAM**



**Fig 3.**

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**Fig. 4**

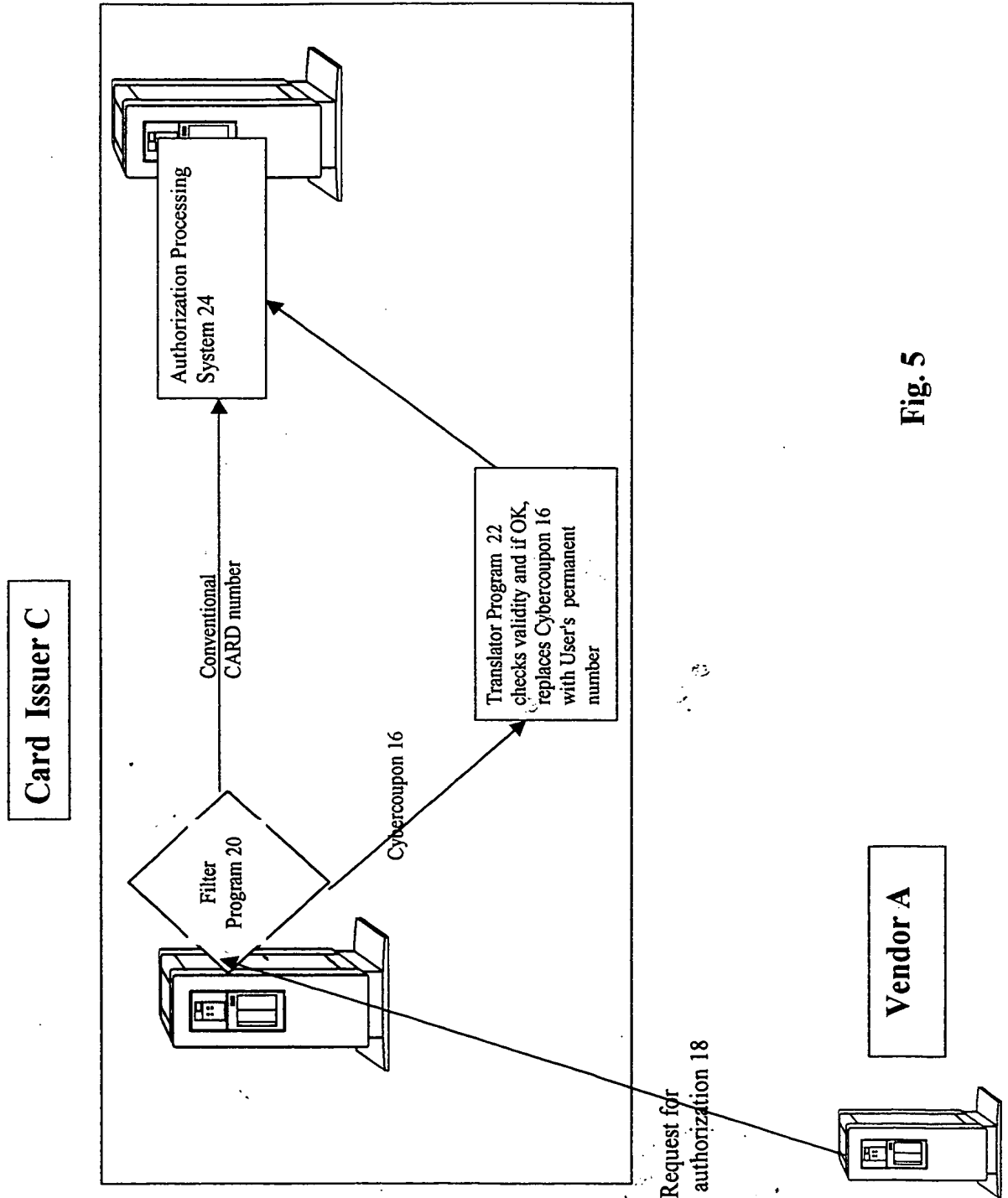


Fig. 5

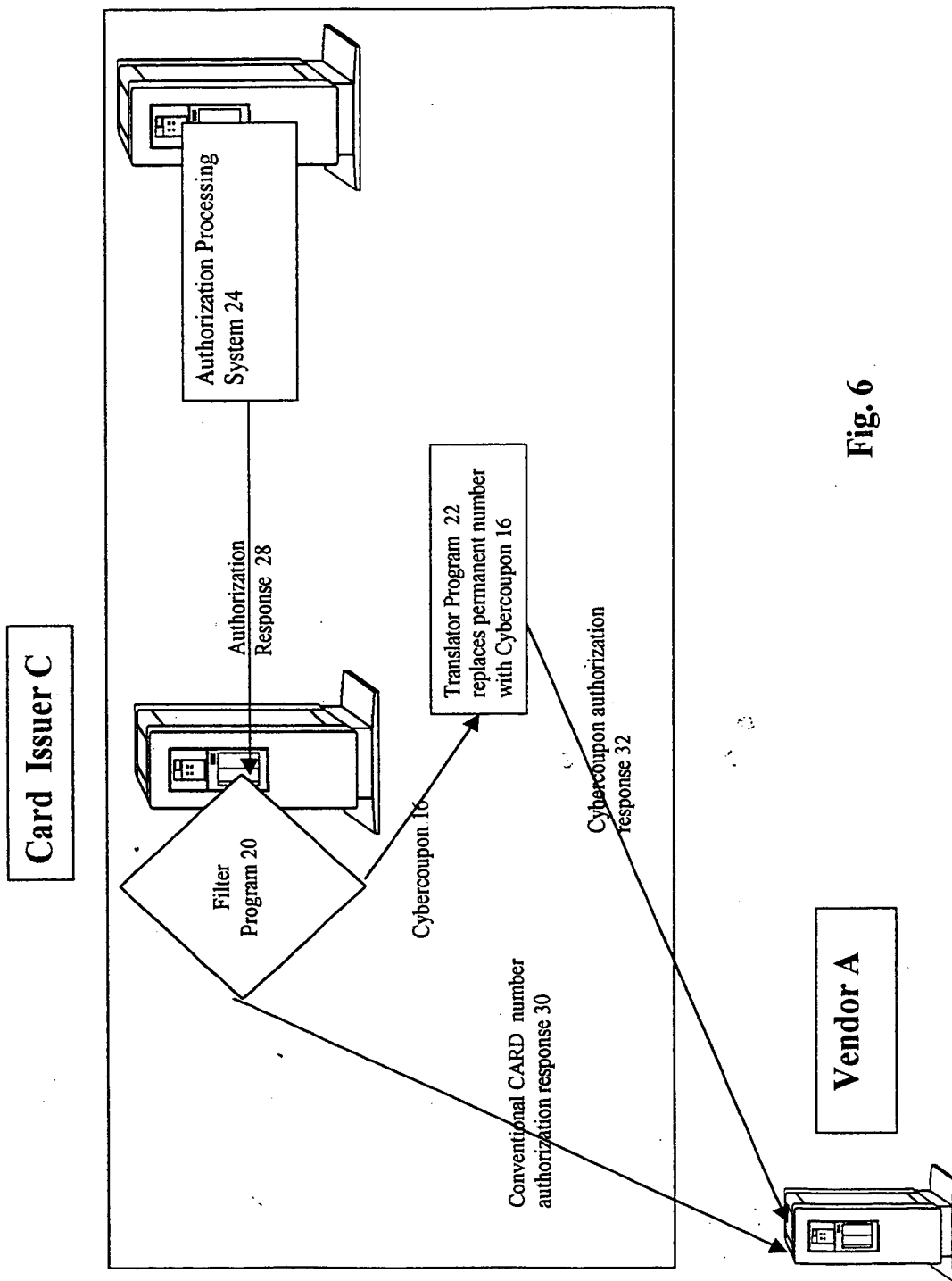
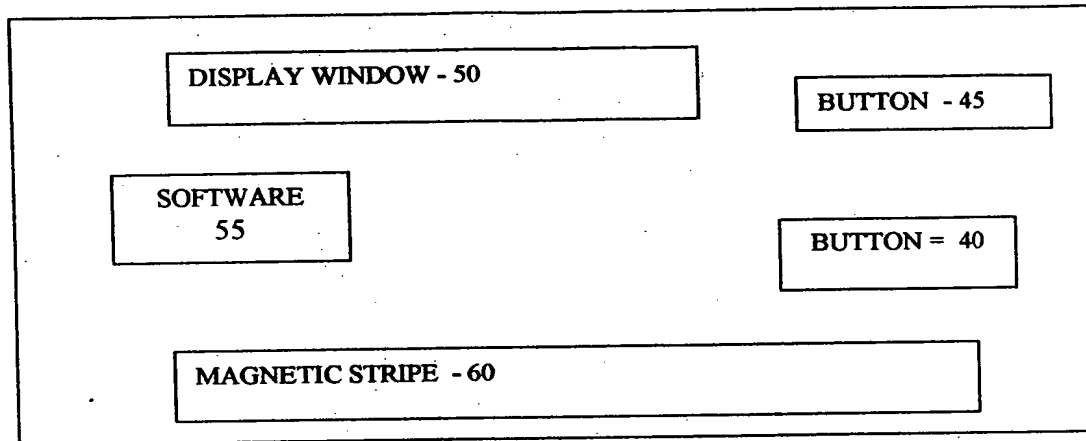


Fig. 6



**Combined Magnetic Stripe / Smartcard**

**Figure 7**